

# Advanced Notary Training



# Resources

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## Forms

<https://sos.oregon.gov/business/Pages/notary-public-forms.aspx>

- Change of name or address.
- Fax cover sheet.
- Fee waiver
- Report lost or stolen stamp or journal

## Publications

<https://sos.oregon.gov/business/Pages/resources-aids-notarization.aspx>

- Notary Public Guide
- Notary Quick Reference Card
- Information sheets on topics of special interest
- Notary News

## Training

<https://sos.oregon.gov/business/Pages/notary-training.aspx>

- Online and in-person
- Basic qualification, refresher, advanced, and special topics
- Focused trainings on request for professional groups

# Agenda

- Special situations in practice
  - Documents that should not be notarized
  - I-9 verifications
  - Review: public vs. private documents
  - Concerns about signer willingness and capacity
- Special situations in journal entries
- Special situations with certificates
- Electronic notarization
  - IPEN
  - RON
- Detecting false identification
- Emerging issues in fraud
- Personal Safety
- Avoiding scams

# Documents that should not be notarized

- Documents without a certificate
  - You may provide an appropriate certificate if the customer can tell you which act is required
- Documents whose certificate asks you to do something a notary is not legally allowed to do
  - Read the certificate carefully for language indicating the act required
- I-9 verifications
  - You may verify an employee's identity as required by the form, but these documents do not require notarization
- Public documents
  - You may certify copies of private documents

# I-9 Verifications

Beginning employment requires verification of identity, so new employees are often sent to notaries, but I-9 verifications do not require notarization

1 Do not have a notary certificate or certificate wording

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2 Do not require notary stamp

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3 Notary may only perform I-9 identity verification as a representative of the company, NOT as a notary

# Public vs. Private Documents: what's the difference?

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## Public

- Vital records
- County clerk or court records
- FBI fingerprint cards
- To get a certified copy: request from appropriate entity/agency

## Private

- Driver's licenses
- Passports
- Certificates of training or accomplishment
- Academic transcripts
- Personal papers
- Wills—notarize with caution!

# Concerns about signer willingness or capacity

## Willingness

- Speak to signer alone
- Ask questions
- Explain purpose of document if requested, NOT contents of document

## Capacity

- Determine whether temporary or ongoing
- Ask clarifying questions
- If temporary, you can arrange to perform notarization at another time

# If diminished capacity is ongoing....

- Statute requires you to refuse the notarization if you have substantial concerns about the signer's willingness or capacity

Concerned about abuse, and want to report?

- **Call 1-855-503-SAFE (7233)**
- click on [www.oregon.gov/dhs/abuse](http://www.oregon.gov/dhs/abuse)



# Special situations in journal entries

- Signature by third party
- Shortcuts for special situations:
  - One person, two docs
  - One person, many docs
  - One person, many appearances

# Signature by Third Party

Allowed if:

1

## Signer is physically unable to sign

- Injury
- Physical disability

2

## Signer directs another person to sign

- Both signer and third-party signer must be present

3

## Notary inserts language in certificate

- “Signature affixed by (name of 3<sup>rd</sup> party signer) at the direction of (name of signer)”

# Signature by Third Party

State of Oregon

County of Lincoln

Signed before me on July 25, 2024, by Sherman Peabody.

**Signature affixed by Jenny James at the direction of Sherman Peabody.**

*Notary Public*

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Notary Public – State of Oregon



OFFICIAL STAMP

NOTARY QUE PUBLIC

NOTARY PUBLIC-OREGON

COMMISSION NO. 123456

MY COMMISSION EXPIRES JULY 11, 2020

# Journal Entry: Signature by Third Party

Date/Time of Act	Type of Act	Doc. Date	Doc. Type	Printed Name Contact Address	Signature	ID	Additional Info	Fee
07/25/2024 11:30 a.m.	N/A	N/A	N/A	Jenny James 2200 Neighborly Ln Yountown, OR 97888	Jenny James	ODL 7/4/2025	Signer for Sherman Peabody	N/C
07/25/2024 11:30 a.m.	Witness	07/25/24	Insurance claim	Sherman Peabody 2220 Neighborly Ln Yountown, OR 97888	Sherman Peabody by Jenny James	US Passport 1/11/2025	N/A	\$10

# One person, Two docs

Date/Time of Act	Act	Date of Document	Type of Document	Printed Name Contact Address	Signature	ID	Additional Information	Fee
05/12/2023	Witness Jurat	5/12/2023 5/12/2023	Grant Deed Affidavit	Jane Doe Jane's address	<i>Jane Doe</i>	ODL 06/20/ 2026	Two separate documents notarized	\$20

# One person, many documents

Date/Time of Act	Type of Act	Date of Document	Type of Document	Printed Name Contact Address	Signature	ID	Additional Information	Fee
1/1/18 9:30 AM	Individual Ack.	1/1/18	POA	Jane Doe Jane's Address	<i>Jane Doe</i>	Jane's ID		None
" "	Jurat	" "	Contract	" "		" "		" "
" "	Copy	" "	Corp. Resolution	" "		" "		" "
" "	Wit. Sig	" "	Order	" "		" "		" "

# One person, many appearances

Date/ Time of Act	Type of Act	Date of Document	Type of Document	Printed Name Contact Address	Signature	ID	Additional Information	Fee
05/12/2023	Individual ack	05/12/2023	POA	Jane Doe See p.2, line 3	<i>Jane Doe</i>	See p.2, line 3	3 copies	\$30

# Special situations with certificates

- Hybrid certificates
- Wrong certificates



# Jurat & Acknowledgment

## ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, The undersigned hereby grants, assigns and transfers to Oregon Board of Housing, whose address is PO Box 20000, Portland, OR, all beneficial interest under that certain Deed of Trust dated 1/7/2016, executed by John Q Public and Susie Q Public, Grantors, to ABC Bank, Trustee, recorded on ....

Together with the note or notes described or referred to, the money due or to become due thereon with interest, and all rights accrued or to accrue to the said beneficiary under said Trust Indenture.

Dated: \_\_\_\_\_

XYZ BANK OF OREGON

\_\_\_\_\_  
Robert Smith, VP

\_\_\_\_\_  
Mary Johnson, VP

*Where*

STATE OF OREGON

County of \_\_\_\_\_

*When*

*Who*

*What Act*

On this \_\_\_\_\_, before me, the undersigned, a Notary Public in and for the State of Oregon, personally appeared \_\_\_\_\_ and \_\_\_\_\_ to me personally known or identified by satisfactory evidence, being duly sworn by me did say that he/she is the \_\_\_\_\_ and \_\_\_\_\_ of the corporation named herein which executed the within instrument, that said instrument was signed and sealed on behalf of the corporation pursuant to its by-laws or a resolution of its Board of Directors and that he/she acknowledges said instrument to be the free act and deed of the corporation.

\_\_\_\_\_  
Notary Public

## Jurat /Acknowledgment

State of Oregon

County of Multnomah

On this 12<sup>th</sup> day of May, 2016, George Johnson appeared before me and

did swear/affirm that he/~~she~~ acknowledged his/~~her~~ signature on the attached document freely and willingly.

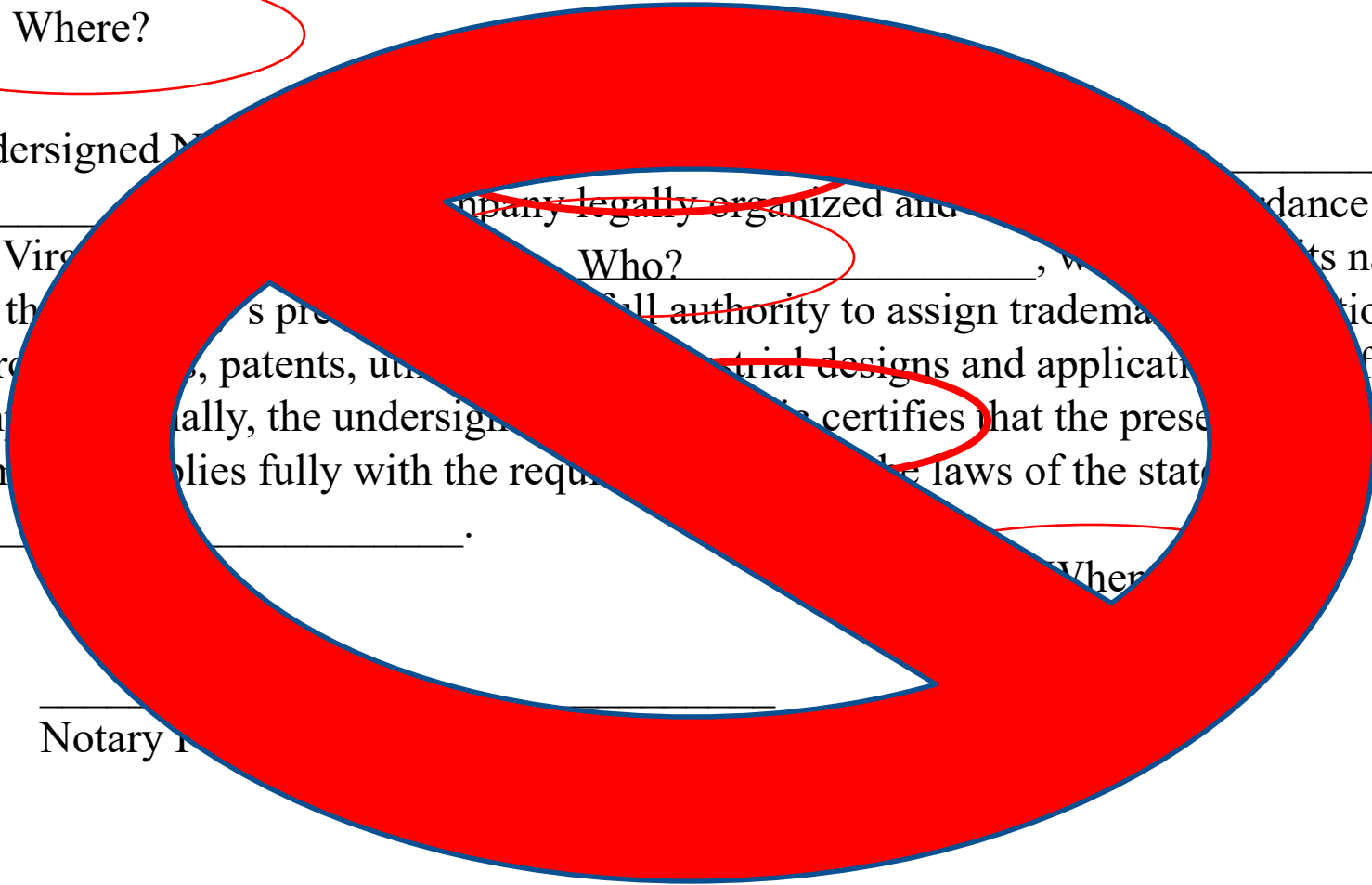
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Notary Public

Where?

The undersigned M \_\_\_\_\_  
\_\_\_\_\_ company ~~legally organized and~~ \_\_\_\_\_ in accordance with the  
laws of Virg \_\_\_\_\_, who \_\_\_\_\_ its name and  
stead is th \_\_\_\_\_ s pre \_\_\_\_\_ full authority to assign tradema \_\_\_\_\_ tions, slogans,  
commerc \_\_\_\_\_ s, patents, ut \_\_\_\_\_ trial designs and applicati \_\_\_\_\_ f belonging to  
the com \_\_\_\_\_ ally, the undersign \_\_\_\_\_ te certifies that the prese \_\_\_\_\_ of  
Assignm \_\_\_\_\_ lies fully with the requ \_\_\_\_\_ e laws of the state \_\_\_\_\_  
\_\_\_\_\_.

Notary \_\_\_\_\_



ID VERIFICATION CERTIFICATE

On \_\_\_\_\_

County of \_\_\_\_\_

personally appeared

and \_\_\_\_\_

WHO?

I have examined the documents listed above. These documents were presented by the named person and appear to be genuine and relate to the person. Please list the documents presented to you below:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Witness my hand

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Date

# California Certificate

State of ~~California~~

County of \_\_\_\_\_

On \_\_\_\_\_ before me, \_\_\_\_\_, personally appeared \_\_\_\_\_, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

~~I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.~~

WITNESS my hand and official seal.

\_\_\_\_\_  
Signature of Notary Public (Notary Seal)

# In-Person Electronic Notarization (IPEN)

Signer in-person, documents  
electronic

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- Signer is present.
- Documents are onscreen.
- Customer signs document.
- Customer signs journal.
- Notary completes certificate.
- Notary stamps and signs certificate.
- Documents are sent/stored.

# In-Person Electronic Notarization (IPEN)

Obtaining authorization to offer  
IPENs

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- **First:** find a NENS – compliant vendor (mainstream videoconferencing apps are unacceptable unless within the vendor platform)
- **Second:** notify the Secretary of State.
  - Submit form with stamp and signature example in PDF format.
- More info:  
<https://sos.oregon.gov/business/Pages/remote-online-notarization.aspx>

# Remote Online Notarization (RON)

**Entire process is online**

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- Meet via audio-visual technology (mainstream videoconferencing apps are not acceptable except through the vendor platform).
- ID signer via KBA & regular ID.
- Document uploaded to RON platform.
- Journal entry created via RON platform.
- Customer signs via RON platform.
- Notary stamp and signature via RON platform.
- Document returned to signer via RON platform.



# Remote Electronic Notarization (RON)

## Authorization to perform RONs

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- **First:** Complete the required RON training
- **Second:** Choose a RON Platform
- **Third:** Notify the Secretary of State
  - Send in Remote Notification Form
  - You must receive approval from SOS before you begin RON notarization
- More info:  
<https://sos.oregon.gov/business/Pages/remote-online-notarization.aspx>
- Approved vendors:  
<https://sos.oregon.gov/business/Pages/remote-online-notary-vendors.aspx>

# Things to consider when preparing to offer RON

- Do your research when selecting a vendor/vendors!
  - Charges: what, when, and how
  - Clients: will the vendor connect you? Can you bring your own?
  - Training: How much training will you receive for using the platform properly? Will this training include fraud prevention?
  - Security measures: what security measures does your vendor have in place to protect against fraud, in particular the use of AI in fraud?
  - Retention schedule: make sure your vendor/platform preserves electronic records for at least the ten years required by statute

# Detecting false identification

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## Most-frequently altered areas of ID

- Birth date
- Expiration date
- Photo

## Look at both sides for signs of obvious alterations

- Distorted printing
- Numbers or letters that are out of line
- Cuts, slits, pinholes
- Incomplete or peeling lamination
- Raised edges around the photo

# Emerging issues in fraud

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## AI in RON

- Use of avatar to impersonate signer
- Use of avatar to impersonate credible witness

## Deed theft/title transfer

- Use of false identification
- Impersonating notary with a fake stamp purchased from noncompliant vendor
- Electronic theft of notary stamp and signature information for use in fraudulent electronic documents

# Tips for a fraud-free notarization

- Do not allow yourself to be rushed through checking identification
- Never make an exception to the signer appearing before you (if your signer is signing for someone else, they **MUST** have a POA to prove their authority to do so)
- In a RON, **never** “work around” a failed KBA!!
- Understand and use the security measures provided by your electronic notarization platform (for example, liveness detection)
- Pick a method for checking ID and use it consistently
- If you have concerns, ask for a second form of ID

# Personal Safety

Take care to be careful

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- When traveling to customers, exercise caution about location
  - Make sure someone knows where you are and when you plan to return
- If you are concerned about meeting someone in private, meet at a public place
  - Provide as much privacy as you can
  - Be vigilant about protecting signer information
- If you feel your safety is in danger if you refuse a notarization:
  - Complete the notarization
  - Contact law enforcement as soon as you have gotten to a safe place

# Avoiding scams

National professional organizations are your best source for properly-vetted information

- Evaluating websites:
  - Check to see who is behind them (organization? individual?)
  - Examine their qualifications for expertise (appropriate training and certification?)
  - Consider their services, particularly if they are charging a fee (is this something you could do for yourself?)
  - Evaluate their claims (are they realistic, given the fees mandated by Oregon statute?)
- **Common sense is your best defense!**

# Additional Resources for Notaries

## National professional organizations for notaries

- National Notary Association: <https://www.nationalnotary.org/>
- American Society of Notaries: <https://www.asnnotary.org/>

## National Notary Association Youtube videos:

- The full list: <https://www.youtube.com/@NationalNotary>
- How to perform a RON:  
[https://www.youtube.com/watch?v=ryuOIRRm\\_rc](https://www.youtube.com/watch?v=ryuOIRRm_rc)
- RON demo by Signix:  
<https://www.youtube.com/watch?v=50bMI3EZkz0>



# Questions? Need to reach us?

## Corporation Division

- [CorporationDivision.SOS@sos.Oregon.gov](mailto:CorporationDivision.SOS@sos.Oregon.gov)
- [sos.oregon.gov/business](https://sos.oregon.gov/business)
- 503-986-2200

## Notary Team

- [NotarySeminar.SOS@sos.Oregon.gov](mailto:NotarySeminar.SOS@sos.Oregon.gov)